

BAKER & MCKENZIE

SEP 12 2005

Facsimile Transmission

Baker & McKenzie LLP
805 Third Avenue
New York, NY 10022, USA

Tel: +1 212 751 5700
Fax: +1 212 759 9133
www.bakernet.com

Date	September 12, 2005	Phone	Fax
To	Mail Stop Amendment, Commissioner for Patents, USPTO		571-273-8300
From	Frank M. Gasparo	+1 212 891 3942	+1 212 310 1642
Client/Matter No.	56145473-13		
Re	Application no.: 09/887,292		
Pages (w/cover)	13		

Please see the attached.

Privacy And Confidentiality Notice

The information contained in this facsimile is intended for the named recipients only. It may contain privileged and confidential information and if you are not an intended recipient, you must not copy, distribute or take any action in reliance on it. If you have received this facsimile in error, please notify us immediately by a collect telephone call to Office Services at +1 212 751 5700 x 4048 and return the original to the sender by mail. We will reimburse you for the postage.

Baker & McKenzie LLP is a member of Baker & McKenzie International, a Swiss Verein.

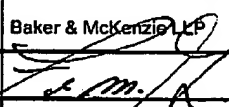
PTO/SB/21 (09-04)

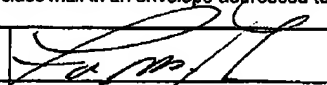
Approved for use through 07/31/2008. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/687,292	
	Filing Date	June 22, 2001	
	First Named Inventor	Karl E. Jentoft	
	Art Unit	3624	
	Examiner Name	WEISBERGER, RICHARD C	
Total Number of Pages In This Submission	11	Attorney Docket Number	56145473-13

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks This correspondence is being facsimile transmitted to the USPTO at (571) 273-8300 on September 12, 2005.		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		
Firm Name	Baker & McKenzie LLP	
Signature		
Printed name	Frank M. Gasparo, Esq.	
Date	September 12, 2005	Reg. No. 44,700

CERTIFICATE OF TRANSMISSION/MAILING	
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:	
Signature	
Typed or printed name	Frank M. Gasparo, Esq. (Reg. No. 44,700)
Date	September 12, 2005

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.


SEP 12 2005

56145473-13

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Karl E. JENTOFT
Serial No.: 09/887,292
Title: LINE OF CREDIT AND LOAN SYSTEM AND METHOD
Filing Date: June 22, 2001
Art Unit: 3624
Examiner: R. C. Weisberger

I hereby certify that this correspondence is being
facsimile transmitted to Examiner R. C. Weisberger,
Group Art Unit 3624, at the USPTO at (571) 273-8300
on the below date.


Frank M. Gasparo, Esq.
Reg. No. 44,700

9/12/05
Date

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed June 10, 2005, it
is respectfully requested that the above-identified
application be amended as follows.

A **Listing of Claims** pending in the application begins on
page two of this paper.

Remarks begin on page eight of this paper.

- 1 -

NYCDMS/443639